

EXHIBIT X

Bus Unit	Product Type	Seller and Seller #	CLD Approved Form# and Revision Date	Seller Form # and Revision Date	Differences	Final Decision
Equity	CES	Freedom Mortgage Corp. (1478)	Form 650 Balloon Addendum. Form 651 Balloon Rider.	FE-4105, Balloon Note.	11/30 - No material difference.	11/30 - Approved.
Equity	CES 30	Maverick Residential Mortgage (9697)	FE-4233(TX) (9712)	FNMA 3200 (01/01)	Loan Charges clause. First Lien Note (no certification issues as per Kathy Chellis.	11/18 - Note form Approved.
Prime	ARM 5/6 IO - 6m LIB	Savi Ranch Financial, Inc (9491)	FNMA 3520 w Interest Only Addendum FE3502 (0602)	Form HO281MU 05/04 Greenpoint Mortgage Funding. w/ addendum & Rider	11/7 - 1st business day vs. 45 days.	11/07 - Approved.
Prime	PayOption 1m MTA ARM	Soma Financial (9187)	FE -5312 (05/11)	BSR4004 4004 10/06/05	11/6 - No Material Difference.	11/06 - Approved.
Equity	CES I/O	Nations First Lending, Inc. (9176)	FE-5641 (0605)	Form 3905 with I/O Addendum	10/26 - No material Differences.	10/26 - Approved.
Prime	Payment Advantage program Bear 5/1 - EMC doc	Nations First Lending, Inc. (9176)	N/A	5 Year Option Arm Note - Multistate - BSR 4008 MTA - Libor 6 Month Index 05/09/06	This is the only EMC doc that has been approved for use under the Payment Advantage program	10/26 - Approved. The day the loans fund, an email must be sent to Document Administration with a list of loan numbers requesting the loans be moved under LPID 1161.
Prime	Payoption 1m MTA ARM w/3y Hard PP	True Lending Company, LLC (8894)	AHM-2032N (VA) 01/01/06	FE-5312 (0511)	10/25 - 1 year Assumability and - Rate cap increase up to 5% after assumption.	10/25 - Approved. As per Nicoline
Prime	Payment Advantage program Bear 5/1 - EMC doc	n/a	n/a	5 Year Option Arm Note - Multistate - BSR 4008 MTA - Libor 6 Month Index 05/09/06	This is the only EMC doc that has been approved for use under the Payment Advantage program	10/19 - Approved. The day the loans fund, an email must be sent to Document Administration with a list of loan numbers requesting the loans be moved under LPID 1161.
Equity	CES (TX Plain Docs.)	Willow Bend Mortgage (8574)	FE-3199 (0409)	TEST0112829K - ntpilanlang2nd.tx - Rev. 05/08/2006	- After maturity interest is included. - Dishonoured Check fee not in compliant. - Property Insurance section does not address what amount insurance should be nor does it state flood insurance may be required. - ok - Prior Agreement section not in bold face.	10/24 - Approved
Equity	HELOC	PMC Bancorp (7362)	FE-3130(WA) (0806)	HC# 23581.11 CA (5/05)	10/10 - Seller's Late 10% vs. 2% and Annual fees \$75 vs. \$20. not in line with the CLD's.	10/10 - Approved as long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to.

Equity	HELOC	PMC Bancorp (7362)	FE-3130(WA) (0606)	USHEAG.TWG 5/17/06	<p>10/10 - Late fees 10% vs. 6%.</p> <ul style="list-style-type: none"> - Annual fee not disclosed. - (1) CLD- Loans: - 2) Making Loans: - 9) Property Security: - 15) My payment Obligation: - 19) Other Provision: A. third Parties. E. Application of Payment. F. Failure to Perform. G. Waiver of Jury Trial. J. Meaning of Words. - Seller Doc: - 7) Minimum Payment Calculation: <ul style="list-style-type: none"> • Minimum payment will equal 1/120th of your unpaid Account Balance... - 12 Refunds of Fees, Charges, and Cost. - 16. Other Provision: A) "You may not use checks, or otherwise use Advances, to make payment on you Account." 	10/10 - Approved. As long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to.
Equity	HELOC	PMC Bancorp (7362)	FE-3130(WA) (0606)	8480610 Indymac 2000(CA) 03/06	<p>10/10 - late fee is 10% vs. Seller Doc 5%</p> <ul style="list-style-type: none"> - CLD Doc Termination fee (Not Permitted). vs. Seller Doc: \$500. Section 4 "Requesting a Loan" All borrower are guaranteed an Access card vs. receiving access card is subject to approval. Section 7 "Monthly Payment" Allow for a different way of calculating the monthly payment during both the draw and repay period. Section 7 "Final Payment" Allows for a balloon payment. Section 12 "Cost of Collection" States that costs associated with legal proceedings to collect or enforce this debt may not exceed \$50. Section 13 "Due on Sale" States that debt may be due immediately at the creation of a contract of sale of the property. Section 18 "Applicable Law" Loans are regulated by the Office Thrift Supervision. 	10/10 - Approved as long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to.

Equity	HELOC	PMC Bancorp (7362)	FE-3130(NV) (0606)	HC# 23581.11 CA (5/05)	10/10 - Seller's Late 5% or \$5 vs. 2% and Annual fees \$75 vs. \$20. not in line with the CLD's.	10/10 - Approved as long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to.
Equity	HELOC	PMC Bancorp (7362)	FE-3130(NV) (0606)	USHEAG.TWG 5/17/06	<p>10/10 - Late fees 5% or \$5 whichever is greater vs. 6%.</p> <ul style="list-style-type: none"> - Annual fee not disclosed. - (1) CLD- Loans: - 2) Making Loans: - 9) Property Security: - 15) My payment Obligation: - 19) Other Provision. A. third Parties. E. Application of Payment. F. Failure to Perform. G. Waiver of Jury Trial. J. Meaning of Words. <p>- Seller Doc:</p> <ul style="list-style-type: none"> - 7) Minimum Payment Calculation: - "...Minimum payment will equal 1/120th of your unpaid Account Balance..." - 12 Refunds of Fees, Charges, and Cost. - 16. Other Provision: A) "You may not use checks, or otherwise use Advances, to make payment on you Account." 	10/10 - Approved. As long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to.

Equity	HELOC	PMC Bancorp (7362)	FE-3130(NV) (0606)	8480810 Indymac 2000(CA) 03706	<p>10/10 - late fee is 5% or \$5 (Whichever is greater) vs. Seller Doc 5%.</p> <p>- CLD Doc Termination fee of \$350. vs. Seller Doc: \$500.</p> <p>Section 4 "Requesting a Loan" All borrower are guaranteed an Access card vs. receiving access card is subject to approval.</p> <p>Section 7 "Monthly Payment" Allow for a different way of calculating the monthly payment during both the draw and repay period.</p> <p>Section 7 "Final Payment" Allows for a balloon payment.</p> <p>Section 12 "Cost of Collection" States that costs associated with legal proceedings to collect or enforce this debt may not exceed \$50.</p> <p>Section 13 "Due on Sale" States that debt may be due immediately at the creation of a contract of sale of the property.</p> <p>Section 18 "Applicable Law" Loans are regulated by the Office Thrift Supervision.</p>	10/10 - Approved as long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to.
Equity	HELOC	PMC Bancorp (7362)	FE-3130(CA) (0606)	HC# 23581.11 CA (5/05)	<p>10/6 - Seller's Late and Annual fees not in line with the CLD's.</p>	10/6 - Approved as long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to.

Equity	HELOC	PMC Bancorp (7362)	FE-3130(CA) (0606)	USHEAG.TWG 5/17/06	<p>10/6 - (1) CLD- Loans:</p> <ul style="list-style-type: none"> - 2) Making Loans: - 9) Property Security: - 15) My payment Obligation: - 19) Other Provision: A. third Parties. E. Application of Payment. F. Failure to Perform. G. Waiver of Jury Trial. J. Meaning of Words. <p>- Seller Doc:</p> <ul style="list-style-type: none"> - 7) Minimum Payment Calculation: "...Minimum payment will equal 1/120th of your unpaid Account Balance..." - 12 Refunds of Fees, Charges, and Cost. - 16. Other Provision: A) "You may not use checks, or otherwise use Advances, to make payment on you Account..." 	10/6 - Approved. As long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to.
Equity	HELOC	PMC Bancorp (7362)	FE-3130(CA) (0606)	8480610 Indymac 2000(CA) 03/06	<p>10/6 - late fee is 5% or \$5 (Whichever is greater) vs. Seller Doc 5%</p> <ul style="list-style-type: none"> - CLD Doc Termination fee of \$350. vs. Seller Doc: \$500. Section 4 "Requesting a Loan" All borrower are guaranteed an Access card vs. receiving access card is subject to approval. Section 7 "Monthly Payment" Allow for a different way of calculating the monthly payment during both the draw and repay period. Section 7 "Final Payment" Allows for a balloon payment. Section 12 "Cost of Collection" States that costs associated with legal proceedings to collect or enforce this debt may not exceed \$50. Section 13 "Due on Sale" States that debt may be due immediately at the creation of a contract of sale of the property. Section 18 "Applicable Law" Loans are regulated by the Office Thrift Supervision. 	10/6 - Approved as long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to.

Prime	Buydown Agreement	Syracuse Securities (4048)	2C045US (05/99)(d)	N/A		9/28 - Seller Exhibit A (Payment Schedule Table) is not fill out.	9/28 - Approved. Seller must complete Buydown Payment Schedule before the form can be used.
Equity	HELOC	DLJ DOCS- Doc Magic (3244)	FE-3130 (0606)	Doc Magic form - USHEAG.DLJ (05/17/06) AND USHEAG.DLJ (12/05/05)	Termination, Annual fees not listed. Set off listed Late, Return check fees not in compliance.	9/5 - Approved.	
Prime	Expanded Criteria 5/1 w/10 IO - 1y LIB	Wausau Mortgage (3244)	FE-4265 (0603)	Form 3535 0605	9/28 - No Material Differences.	9/28 - Approved	
Equity	CES 30/15	Mortgage Network Lenders USA (6850)	FE-4133(GA) (02/10)	form 3911 GA Amended 7/02	9/25 - No Material Differences.	9/22 - Approved	
Equity	CES 30	Mortgage Network Lenders USA (6850)	FE-4160(MA) (0110)	Form 3922 (MA) (0206)	9/22 - No Material Difference	9/22 - Approved	
Equity	CES 30	Mortgage Network Lenders USA (6850)	FE-4160(MA) (0110)	Form 3922 (MA) (0206)	9/22 - No Material Difference	9/22 - Approved	
Prime	MultiState PayOption Note	n/a	PayOption ARM Note - MTA Index FE -5312 (0511) Multistate Version	Indymac Pay Option - Multistate 12 MAT Adjustable Rate Note Form 3003 Revision Date 8/05	Please keep in mind - For all of our State-Specific Notes (Alaska, Florida, Louisiana, New Hampshire, Vermont, Virginia, West Virginia and Wisconsin) the required State-Specific Guidelines must be included into the approved IndyMac PayOption Note	9/13 - Approved—Email sent to Ops 9/13 by Nicoline	
Equity	CES I/O	Universal Mortgage Corp #3164	FE-5725(WI) (0606)	FNMA 3271.5 (1/01) (WI)	9/20 - No Material difference.	9/20 - Approved	
Prime	Non Conf 30	DHI Mortgage (#2094)	FNMA 3200 (0101) VMP-372 (0508)	FNMA 3200 (0101) VMP-374R (0501).02	9/11 - No Material difference.	9/11 - Approved	
Equity	HELOC	Deep Green (10221)	FE-3130 (ND) (0606)	CS1 (1995-2002)	8/21 - No Termination fee listed. Set off listed Late, Return check fees not in compliance. - Disclosure above the signature is not listed in the seller's docs.	9/8 - Approved	
Subprime	Subprime ARM 2yr 6m LIBOR	American Mortgage Specialists (9940)	FNMA 3520 (01/01)	FHLMC 5520 (03/04)	9/8 - No Material Differences.	9/8 - Approved.	
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(WA) (0606)	15528L WA Heloc Combined 03/06	9/5 - Termination fee not allowed - Late fee not in compliance. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).	
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(VA) (0606)	15527L VA Heloc Combined 03/06	9/5 - Termination & Annual not allowed. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).	

Equity	HELOC	123 Loan, Inc (10809)	FE-3130(UT) (0606)	15526L UT Heloc Combined 03/06	9/5 - Termination fee not listed. - Late fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(OR) (0606)	15525L OR Heloc Combined 03/06	9/5 - Late & Return item fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(OK) (0606)	15524L OK Heloc Combined 03/06	9/5 - Late & Return item fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(OH) (0606)	15523L OH Heloc Combined 03/06	9/5 - Termination fee not listed. - Annual, Late & Return item fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(NV) (0606)	15522L NV Heloc Combined 03/06	9/5 - Termination fee not listed. - Late fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(MO) (0606)	15521L MO Heloc Combined 03/06	9/5 - Termination fee not listed. - Annual fee not allowed. - Late fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(MI) (0606)	15520L MI Heloc Combined 03/06	9/5 - Termination fee not listed. - Late & Return item fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(MD) (0606)	15516L MD Heloc Combined 03/06	9/5 - Annual fee not allowed. - Late fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(CT) (0606)	15516L CT Heloc Combined 03/06	9/5 - Termination, fees not listed. Late fee not in compliant - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).

Equity	HELOC	123 Loan, Inc (10809)	FE-3130(CO) (0606)	15515L CO Heloc Combined 03/06	9/5 - Late & Return item fee not in compliant - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(ID) (0606)	15518L ID Heloc Combined 03/06	9/5 - Termination, fees not listed. Late & Return item fee not in compliant - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(AZ) (0606)	15514L AZ Heloc Combined 03/06	9/5 - Termination, fees not listed. Late fee not in compliant - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	123 Loan, Inc (10809)	FE-3130(CA) (0606)	15513L CA Heloc Combined 03/06	9/5 - Termination, fees not listed. Late fee not in compliant - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.)	9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable).
Equity	HELOC	Silverstate Financial Services (6364)	FE-3130(NV) (0606)	Doc Magic form - USHEAG.DLJ (05/17/06)	9/5 - Termination, Annual fees not listed. Set off listed Late, Return check fees not in compliance.	9/5 - Approved.
Equity	CES Texas Plain Language	Everett Financial, Inc (9345)	FE-3199 (0409) FE-3197 (0412)	TX Non-std Purch. Money Note (Rev.06/05) TX Non-std Purch. Money Security with MERS (Rev.09/05)	8/30 - CLD Docs states: Security, Late charge, Prepayment and Additional information. Vs seller's docs do not state. Seller's Late charge 15 days vs. 10 days. ok. Seller's Doc section 3 After Maturity Interest vs. CLD doc do not state.	9/1 - Approved.
Equity	CES Renewal & Extension exhibit.	HomeLoan USA Corporation (9752)	FE-3195 (0411) TX	N/A	8/29 - Seller Doc do not state the Renewal & extension is not to refinance debt as defined by section 50(a)(6) or 50(a)(7), Article XVI, of the Texas constitution.	9/1 - Approved.
Prime	NonConf ARM 10y IntOnly w/6m LIB	Integrated Mortgage Corp (11154)	FE-4267 (0111)	L06ARM-IO 10/01/05	8/29 - No Material Differences.	9/1 - Approved. LPID 893 must be used. (Ops to email us a spreadsheet the day the loan funds with the loan number and the correct LPID).

Equity	HELOC	Lender Direct Capital Corp. (11330)	FE-3130(FL) (0606)	Indymac 2000(FL) 03/06 (8480613) (06/03)	8/29 - CLD late fee is 5% or \$5 (Whichever is greater) vs. Seller Doc 5% - CLD Doc Termination fee of \$350. vs. Seller Doc: \$500. Section 4 "Requesting a Loan" All borrower are guaranteed an Access card vs. receiving access card is subject to approval. Section 7 "Monthly Payment" Allow for a different way of calculating the monthly payment during both the draw and repay period. Section 7 "Final Payment" Allows for a balloon payment. Section 12 "Cost of Collection" States that costs associated with legal proceedings to collect or enforce this debt may not exceed \$50. Section 13 "Due on Sale" States that debt may be due immediately at the creation of a contract of sale of the property. Section 18 "Applicable Law" Loans are regulated by the Office Thrift Supervision.	8/31 - Approved, Based on the email form Juergen Rinnert on the 8/24/206 7:02 am.
Equity	CES	CTX Mortgage Company LLC (3421)	FE-4112(AZ) (0210) FE-4118(CO) (0210) FE-5641(CA) (0605)	Form 3903 AZ (0205) Form 3906 CO (0204) I/O Add. To Fixed Rate Note (CA) 01/04/04	8/31 - No Material Differences.	8/31 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (MT) (0606)	CS1 (1995-2002)	8/21 - Set off listed Late, Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (MS) (0606)	CS1 (1995-2002)	8/21 - No termination fee Set off listed Late, Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (MO) (0606)	CS1 (1995-2002)	8/21 - No termination fee Set off listed Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (MN) (0606)	CS1 (1995-2002)	8/18 - Set off listed Late, Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (ME) (0606)	CS1 (1995-2002)	8/18 - Set off listed Late, Return check fees not in compliance.	8/29 - Approved

Equity	HELOC	Deep Green (10221)	FE-3130 (MD) (0606)	CS1 (1995-2002)	8/17 - Set off listed Late fee check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (MA) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed Late, Return fees check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (LA) (0606)	CS1 (1995-2002)	8/16 - Set off listed Late, Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (KY) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed Late, Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (KS) (0606) 1st Lien FE-3130 (KS) (0606) 2nd Lien	CS1 (1995-2002)	8/16 - No termination fee (2nd lien Termination not permitted.) Set off listed Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (IN) (0607)	CS1 (1995-2002)	8/16 - No termination fee Set off listed Late Fee, Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (IL) (0606)	CS1 (1995-2002)	8/15 - Return Item Fee Not in compliance. Set off listed	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (ID) (0606)	CS1 (1995-2002)	8/15 - No Termination fee. Set off listed	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (IA) (0606) >\$25,000 FE-3160 (IA) (0606) >=\$25,000	CS1 (1995-2002)	8/14 - Set off listed Return check fees for loan > \$25,000 not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (GA) (0606)	CS1 (1995-2002)	8/14 - Set off listed NSF Fee not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (FL) (0606)	CS1 (1995-2002)	8/11 - No termination fee Set off listed Late Fee, Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (CT) (0606)	CS1 (1995-2002)	8/11 - No termination fee Set off listed Late Fee, Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (DE) (0606)	CS1 (1995-2002)	8/11 - Set off listed Late Fee, Return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (DC) (0606)	CS1 (1995-2002)	8/11 - No termination fee Set off listed. Return check fees not in compliance.	8/29 - Approved

Equity	HELOC	Deep Green (10221)	FE-3130 (CO) (0606)	CS1 (1995-2002)	8/11 - Set off listed Return check fees not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (CA) (0606)	CS1 (1995-2002)	8/11 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (AZ) (0606)	CS1 (1995-2002)	8/11 - No termination fee Set off listed Late fee, return check fees not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	N/A (Arkansa)	CS1 (1995-2002)	8/11 - We do not currently offer this loan program in the state of Arkansas.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (WY) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (WV) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (WA) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (VT) (0606)	CS1 (1995-2002)	8/16 - Set off listed Late fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (VA) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (UT) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (TN) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (SD) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (SC) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance	8/29 - Approved

Equity	HELOC	Deep Green (10221)	FE-3130 (RI) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (PA) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (OR) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance. Notice to Borrower required with term.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (NM) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (NY) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (NJ) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (ND) (0606)	CS1 (1995-2002)	8/15 - No termination fee Set off listed Late charge not in compliance NSF Fee not in compliance Does not have bold type disclosure at end of agreement	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (NE) (0606)	CS1 (1995-2002)	8/15 - No termination fee Set off listed Late charge, not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (NH) (0606)	CS1 (1995-2002)	8/15 - No termination fee Set off listed Late charge, not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (OH) (0606)	CS1 (1995-2002)	8/14 - No termination fee Set off listed Late charge, not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (OK) (0606)	CS1 (1995-2002)	8/14 - Set off listed. NSF Fee not in compliance Late charge, not in compliance.	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (NC) (0606)	CS1 (1995-2002)	8/14 - No termination fee Set off listed Late charge, return check fees not in compliance	8/29 - Approved
Equity	HELOC	Deep Green (10221)	FE-3130 (CA) (0606)	CS1 (1995-2002)	8/16 - No termination fee Set off listed NSF Fee not in compliance. Late fee not in compliance.	8/29 - Approved

Equity	HELOC	Deep Green (10221)	FE-3130 (AL) (0606)	CS1 (1995-2002)	8/11 - No termination fee Set off listed Late charge not in compliance	8/29 - Approved
Prime	Specialty ARM	Irwin Mortgage Corporation (1734)	FE-5751(VA) (0606) FE-5751(SC) (0606) FE-5753(MS) (0606) FE-5751(MO) (0606) FE-5751(KY) (0606) FE-5751(AR) (0606) FE-5762(LA) (0606).	603B1 - VA 11/16/01 FE-603B2- VA 11/15/99 603B3 - VA 11/15/99 603B3 SC Multi state 01-01 FE-603B1- SC 02/06/04 603B2 SC 03/06/04 603B3 SC 03/06/04 FE-603B1- MS 6/26/03 603B3 Multi State 11/15/99 FE-603B1- MO 3/15/04 603B3 Multi State 11/15/99 FE-603B1- KY 6/26/03 603B3 Multi State 11/15/99 FE-603B2 11/15/99 FE-603B1-LA 6/26/03 603B3 Multi State 11/15/99 FE-603B2 11/15/99 Multi State PPP Rider	8/28 - (VA): Not Material Difference 8/28 - (SC): Not Material Difference 8/28 - (MS): No Material Difference. 8/28 - (MO): No Material Difference. 8/28 - (KY): No Material Difference. 8/22 - (AR): No Material Difference. 8/25 - (LA): No Material Difference.	8/28 - (VA): Approved 8/28 - (SC): Approved 8/28 - (MS): Approved. 8/28 - (MO): Approved. 8/28 - (KY): Approved. 8/22 - (AR): Approved. 8/25 - (LA): Approved.
Equity	HELOC	Virtual Bank (Lydian Private Bank) (7518)	FE-3130(VA) (0606)	N/A	8/23 - Seller's Attorney fee is 10% of the principal sum due or .. - NSF fee \$25.00, Over limit fee \$25.00, Stop Payment fee \$25.00. - Seller Docs "states Additional waivers vs. CLD do not state.) - Seller Docs "states Agreement to Arbitrate vs. CLD do not state.)	8/24 - Approved as per Jessica. Please contact the Lender Eval to turn on the seller for the is loan program in the state of VA. LPID 748.
Equity	CES	Wells Fargo Home Mtg (5339)	FE-4203(NV) (0210) FE-4201NV (0303)	Form 3829 -VMP 75(NV) (9603) Form 3829 - Amended 9/83 -VMP - 75(NV) (9905)	8/24 - NOTE: No material Difference. - Deed of Trust: No Material difference.	8/24 - Approved
Equity	CES	Ryland Mortgage CO. (2634)	FE-4351(TX) (0401)	Modified form 3844A Revised 7/03	8/22 - Seller's Docs do not include the Notice of Confidentiality Rights.	8/24 - Approved

Equity	HELOC	HomeBanc Mortgage Corp. (4258)	FE-3130(GA) (0806) FE-3130(NC) (0606)	C901(GA) (0312) RFC-OCPLZNC 12/20/96	<p>8/22 - (GA) Commission: The seller's states that you will earn commission or fees.</p> <ul style="list-style-type: none"> - Max Ceiling is 18% vs. Seller Max is 24% - Seller docs - Seller docs state "you may be liable for unauthorized use of m credit card and you liability will not exceed \$50 vs. CLD docs states I will not be liable for the unauthorized used of my credit card. - * SEE HUD 1 is not Acceptable (All HELOC Agreement must disclose and detail all charges.) - Seller's Attorney fee is 15% of the principal and finance charge due. <p>8/22 - (NC) - Seller docs state "you may be liable for unauthorized use of m credit card and you liability will not exceed \$50 vs. CLD docs states I will not be liable for the unauthorized used of my credit card.</p> <ul style="list-style-type: none"> - State Usury Ceiling not in the CLD docs. - * SEE HUD 1 is not Acceptable (All HELOC Agreement must disclose and detail all charges.) - Seller do not include Waiver and Consent section in their agreement. 	<p>8/24 -Approved. As long the seller disclose all fee and charges (See HUD 1 not acceptable). Also contact lender Eval to Approve the seller for this loan program in the state of NC (5y Draw/10y Repay) LPID 308</p>
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Equity	HELOC	First Indiana (#1289)	FE-3130(IN) (0601)	ELF-1239010 (0310)	<p>8/18 - First Indiana wants to deliver 10/10 HELOC in IN.</p> <p>-Late Charge - CLD \$15.00 vs. Seller \$16.</p> <p>-Termination Fee - CLD \$350 vs. Seller \$300 if paid within 2 years.</p> <p>-Return Item Fee - CLD \$15.00 vs. Seller \$32.00.</p> <p>-Seller charges a \$50 fee if account balance is zero for twelve consecutive billing cycles.</p> <p>-Principal Reduction - Seller's doc stipulates that "During the draw period the minimum payment may not fully repay</p> <p>-Set-off included in the Note.</p> <p>-The billing rights states that the borrower must notify the lender 3 business days prior to an automatic payment to stop the auto pay.</p> <p>-Seller's form does not break down Finance Charges/Other Finance Charges.</p>	
Subprime	40/30 balloon (Fixed Rate Note)	Sterling National Bank Co. #4072	FE-5730 (0605) Form 3260.33 (Rev. 5/02) NY	Form 3290 1/01 Form 3260.33 1/01 (Rev.5/0)	8/21 - BORROWER'S RIGHT TO PREPAY - Form has choice between Prepay and No Prepay. (OK)	8/21 - Approved.
Equity	Inter Vivos Revocable Trust Rider	Greenlight Financial (8489)	VMP 372R (0508)	VMP 372R (9912)	8/18 - Docs printed and placed in file. Pending Review.	8/21 - Approved.
Equity	HELOC	123 Loan, Inc (10809)	FE-3130 (CA) (0606)	Form 15513L CA Heloc Combined 03/06	8/14 - My Important Obligation: Section not in the seller Docs.	8/8 - Approved.
Prime	Non Conf ARM 6m LIBOR I/O	Mortgage Network, Inc (2150)	FE-4267 (FL) (0203),01	HP410142.FL-05/04	8/9 - No Material Difference.	8/9 - Approved.
Prime	Pay Option ARM - MTA	Americash (8089)	FE-5312 (0511)	FE-5312 (0511)	8/8 - No Material Differences	8/8 - Approved.
Equity	HELOC	Cal-Bay Mortgage (543)	FE-3130 (CA) (0606)	HELOC - CA Agreement & Disclosure. 04/11/2004	7/26 - CLD Annual fee is \$75. vs Seller Annual Fee is \$100. CLD Docs Section 12(7) Your Rights to Temporarily Suspend my Loans or Reduce my Credit Limit. - My billing right not in the seller Docs.	8/8 - Approved for this Bulk. The approval is based off the imaged file I looked at containing a copy of the billing rights. Equity must ensure that all loans have a copy of the billing rights in the file. (Ron Email 8/8/06 10:05am)
Equity	CES	Mortgage Loan Specialists, Inc (9315)	FE-4196(NJ) (0405)	Form 3931 NJ	8/2 - No Material Difference	8/2 - Approved

Equity	Security Instrument (Ohio)	Franklin Savings and Loans Co. (11457)	Form 3036 1/01 (OH SI)	Form A3036 [1/01]	7/26 - No Material Difference.	7/25 - Approved
Equity	HELOC (AZ Deed of Trust)	Pulte Mortgage LLC (1714)	FE-4331(AZ) (0304)	FE-4331(AZ) (0204)	7/25 - No Material Difference.	7/25 - Approved
Equity	CES IO Addendum and CES IO Balloon Rider.	Pulte Mortgage LLC (1714)	FE-4115(CA) (0210) Note FE-4114(CA) (0210) Balloon Note FE-4115(CA) (0210) Note FE-4114(CA) (0210) Balloon Note.	IO Addendum (5/05,7/04) /Rider (4/04)	7/18 - AL: No Material difference. 7/18 - AK: No Material Difference. 7/18 - AZ: No Material Difference. 7/18 - CA: No Material difference. 7/18 - CO: No Material Difference. 7/18 - CT: No Material Difference. 7/18 - DE: No Material Difference. 7/18 - DC: No Material Difference. 7/18 - FL: No Material Difference. 7/18 - GA: No Material Difference. 7/18 - HI: No Material Difference. 7/18 - ID: No Material Difference. 7/18 - IL: No Material Difference. 7/18 - IN: Late charge is \$16.50 vs. Seller Note 5%. Balloon: We do not currently offer this loans program in the state of Indiana. 7/18 - IA: No Material Difference. 7/18 - KS: Late charge is the lesser of 5% of unpaid installment amount or \$25 whichever is less vs. Seller Note 5%. Balloon: No Material difference. 7/18 - KY: No Material Difference. 7/18 - LA: No Material Difference. 7/18 - Maine: We do not currently offer this loans program in the state of Maine. 7/18 - MD: No Material Difference. 7/18 - MA: Late charge is 3% vs. Seller Note 5%. Balloon I/O Addendum do not comply with the state guidelines. 7/18 - MI: No Material Difference. 7/18 - MN: No Material Difference. 7/20 - MS: Late charge is 4% vs. Seller Note 5%. 7/20 - MO: Late charge is 5% Not to exceed \$50 vs. Seller Note 5%. 7/21 - No Material Difference	7/24 - Approved for specific states only. (AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IA, KS (Balloon), KY, LA, MD, MI, MN, MT, NE, NV, NH, NM, ND, OK, OR, PA, RI, SD, TN, UT, VT, VA, WI, WY).
Prime	Pay Option ARM - 1m MTA	Mila, Inc. (5693)	FE-5312 (0511) CA	Mila MTA Index (Rev. 03/22/05) CA	7/21 - No Material Difference	7/21 - Approved
Prime	Pay Option ARM - 1m MTA	Mila, Inc. (5693)	FE-5312 (0511) AZ	Mila MTA Index (Rev. 03/22/05) AZ	7/21 - No Material Difference	7/21 - Approved
Prime	Pay Option ARM - 1m MTA	Mila, Inc. (5693)	FE-5312 (0511) MN	Mila MTA Index (Rev. 03/06) MN	7/21 - No Material Difference	7/21 - Approved
Prime	Pay Option ARM - 1m MTA	Mila, Inc. (5693)	FE-5312 (0511) FL	Mila MTA Index (Rev. 03/06) FL	7/21 - No Material Difference	7/21 - Approved

Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5727 (WY) (06/05) FE-5726 (WY) (06/05)	Form 3271 1/01 (nt3271.mls Rev. 7/14/05) Form 3271 1/01 (nt3271bal.mls - Rev 3/1/06)	7/11 - IO Balloon does not have the conditional right to refinance verbiage	7/20 - Approved. Per Jessica's email of 7/19/2006 5:57 pm "The conditional right to refinance is acceptable"
Equity	CES IO Fixed Note/ Balloon	Franklin Bank SSB (8816)	FE-5702 (OK) (06/05) Note FE-5701 (OK) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) OK (nt3271Bal.mls- Rev. 03/1/2006) OK	7/11 - NOTE: No material differences. IO Balloon: - CLD Doc Section 3 (C) Balloon Payment and Right to Refinance vs. Seller Doc "not stated"	7/20 - Approved. Per Jessica's email of 7/19/2006 5:57 pm "The conditional right to refinance is acceptable"
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5643 (CO) (06/05) Note FE-5644 (CO) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) CO (nt3271Bal.mls- Rev. 03/1/2006) CO	6/28 - NOTE: No material differences. IO Balloon: - CLD Doc Section 3 (C) Balloon Payment and Right to Refinance vs. Seller Doc "not stated"	7/20 - Approved. Per Jessica's email of 7/19/2006 5:57 pm "The conditional right to refinance is acceptable"
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5658 (ID) (06/05) Note FE-5657 (ID) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) ID (nt3271Bal.mls- Rev. 03/1/2006) ID	6/28 - NOTE: No material differences. IO Balloon: - CLD Doc Section 3 (C) Balloon Payment and Right to Refinance vs. Seller Doc "not stated"	7/20 - Approved. Per Jessica's email of 7/19/2006 5:57 pm "The conditional right to refinance is acceptable"
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5715 (UT) (06/05) FE-5714 (UT) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) UT (nt3271Bal.mls- Rev. 03/1/2006) UT	6/28 - NOTE: No material differences. IO Balloon: - CLD Doc Section 3 (C) Balloon Payment and Right to Refinance vs. Seller Doc "not stated"	7/20 - Approved. Per Jessica's email of 7/19/2006 5:57 pm "The conditional right to refinance is acceptable"
Equity	CES Balloon	Opes Advisors, Inc (10418)	FE-4114(CA) (02/10) Balloon	Form 75 (CA) Rev.	7/19 - Seller Note "This Note is a Contract for a Short Term Loan" vs. CLD Note (verbiage not stated)	7/20 - Approved. As per Jessica email of 7/19/2006 05:58pm "That being said we can accept the form for any loans that are not already in-house."
Equity	CES 10/5y IO Fixed Note	Franklin Bank SSB (8816)	FE-5685 (NC) (06/05) Note	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) NC	7/19 - Note material Difference. Note is for CES 10/5y Amortization.	7/20 - CHL do not currently offer this loan program in the state of NC. This Note is Approved for all loan programs countrywide currently offer in the state of NC.

Equity	CES Note/Balloon/Add.	Mila (#5693)	FE-4239 (VA) (05/06) FE-4238 (VA) (05/06) FE-5201 (05/05) Add.	Form 3947 Mila Modified (05/06) VA Form 3260 Mila Modified (06/06) VA Form 3260 Mila Modified (06/06) VA	7/6 - Note: No Material Difference. 7/7 - Balloon: - CLD Doc. * If I choose to make a partial prepayment, the Not Holder may require to make prepayment on the same day with monthly payment due. vs. Seller Doc Not stated. 7/7 - Addendum: Not Material Difference.	7/19 - Approved.
Equity	CES Note / Balloon	Mila (#5693)	FE-4130 (FL) (02/10) Note FE-4129 (FL) (02/10) Balloon	Form 3910 Mila Modified (05/06) FL Form 3260 Mila Modified (06/06) FL	7/6 - Note: No Material Difference. 7/6 - Balloon: - CLD Doc. * If I choose to make a partial prepayment, the Not Holder may require to make prepayment on the same day with monthly payment due. vs. Seller Doc Not stated.	7/19 - Approved.
Prime	NC Interest Only Fixed	Mortgage Lenders Network USA (8850)	FE-3166 (05/06)	Form 3271.33 (1/01)	7/11 - No Material Difference.	7/14 - Approved.
Equity	HELOC FEE Addendum	Home Loan Center, Inc (8752)	FE-3132 (06/06)	50314L1	7/11 - No Material Difference.	7/12 - Approved. As long as they state on their note "See Fee Addendum"
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5711 (SD) (06/05) Note FE-5710 (SD) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) SD (nt3271Bal.mls- Rev. 03/12/2006) SD	7/11 - No Material Difference.	7/11 - Approved.
Equity	CES Note	Mila (#5693)	FE-4248 (WI) (02/10) FE-4247 (WI) (02/10) FE-5201 (04/12) Add.	Form 3250 Mila Modified (06/06) WI Form 3260 Mila Modified (06/06) WI Mila 4064 (05/06) Add. (WI)	7/7 - No Material Difference	7/7 - Approved.
Equity	CES Note	Mila (#5693)	FE-4178 (MS) (02/10) FE-5202 (05/03) Add.	Form 3925 Mila Modified (05/06) MS Mila 4060 (05/06) Add. (MS)	7/7 - No Material Difference.	7/7 - Approved.
Equity	CES Note	Mila (#5693)	FE-4172 (MN) (02/10) FE-5201 (04/12) Add.	Form 3924 Mila Modified (05/06) MN Mila 4058 (05/06) Add. (MN)	7/7 - No Material Difference.	7/7 - Approved.
Equity	CES Note	Mila (#5693)	FE-4154 (KY) (02/10) FE-5201 (04/12) Add.	Form 3918 Mila Modified (05/06) KY Mila 4057 (05/06) Add. (KY)	7/7 - No Material Difference.	7/7 - Approved.
Equity	CES Note	Mila (#5693)	FE-4148 (IN) (02/10) FE-5201 (04/12) Add.	Form 3915 Mila Modified (05/06) IN Mila 4056 (05/06) Add. (IN)	7/7 - No Material Difference.	7/7 - Approved.
Equity	CES Note	Mila (#5693)	FE-4118 (CO) (02/10) FE-5201 (04/12) Add.	Form 3906 Mila Modified (05/06) CO	7/6 - No Material Difference.	7/7 - Approved.
Equity	CES Note	Mila (#5693)	FE-4212 (OK) (02/10) FE-5201 (04/12) Add.	Form 3937 Mila Modified (05/06) OK	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4215 (OR) (02/10) FE-5201 (04/12) Add.	Form 3938 Mila Modified (05/06) OR	7/6 - No Material Difference	7/6 - Approved.

Equity	CES Note	Mila (#5693)	FE-4230 (TN) (06/05) FE-5201 (04/12) Add.	Form 3945 Mila Modified (05/06) TN	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4187 (ND) (02/10) FE-5201 (04/12) Add.	Form 3935 Mila Modified (05/06) ND	7/6 - No Material Difference.	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4184 (NC) (02/10) FE-5201 (04/12) Add.	Form 3934 Mila Modified (05/06) NC	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4203 (NV) (02/10) FE-5201 (04/12) Add.	Form 3929 Mila Modified (05/06) NV	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4190 (NE) (02/10) FE-5201 (04/12) Add.	Form 3928 Mila Modified (05/06) NE	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4181 (MT) (02/10) FE-5201 (04/12) Add.	Form 3927 Mila Modified (05/06) MT	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4169 (MI) (02/10) FE-5201 (04/12) Add.	Form 3923 Mila Modified (05/06) MI	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4145 (IL) (02/10) FE-5201 (04/12) Add.	Form 3914 Mila Modified (05/06) IL	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4133 (GA) (02/10) FE-5201 (04/12) Add.	Form 3911 Mila Modified (05/06) GA	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4236 (UT) (04/05) FE-5201 (04/12) Add.	Form 3945 Mila Modified (05/06) UT	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4112 (AZ) (02/10) FE-5201 (04/12) Add.	Form 3903 Mila Modified (05/06) AZ	7/6 - No Material Difference	7/6 - Approved.
Equity	CES Note	Mila (#5693)	FE-4115 (CA) (02/10) FE-5201 (04/12) Add.	Form 3905 Mila Modified (05/06) CA	7/6 - No Material Difference	7/6 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5883 (MT) (06/05) Note FE-5882 (MT) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) MT (nt3271Bal.mls- Rev. 03/1/2006) MT	7/5 - No Material Difference.	7/6 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5696 (NM) (06/05) Note FE-5695 (NM) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) NM (nt3271Bal.mls- Rev. 03/1/2006) NM	7/5 - No Material Difference.	7/5 - Approved.
Equity	CES 15 yr. IO Balloon	Tower Mortgage Capital, Inc. (#9260)	FE-5642 (CA) (06/05) Balloon	FE-5642 (CA) (06/05) Balloon	6/23 - No Difference.	6/30 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5675 (MI) (06/05) Note FE-5674 (MI) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) MI (nt3271Bal.mls- Rev. 03/1/2006) MI	6/23 - No Material Difference.	6/30 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5677 (MN) (06/05) Note FE-5676 (MN) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) MN (nt3271Bal.mls- Rev. 03/1/2006) MN	6/23 - No Material Difference.	6/30 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5679 (MS) (06/05) Note FE-5680 (MS) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) MS (nt3271Bal.mls- Rev. 03/1/2006) MS	6/23 - No Material Difference.	6/30 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5660 (IL) (06/05) Note FE-5659 (IL) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) IL (nt3271Bal.mls- Rev. 03/1/2006) IL	6/23 - No Material Difference.	6/28 - Approved.

Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5687 (KY) (06/05) Note FE-5686 (KY) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) KY (n13271Bal.mls- Rev. 03/1/2006)	6/23 - No Material Difference.	6/28 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5645 (CT) (06/05) Note FE-5646 (CT) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) CT (n13271Bal.mls- Rev. 03/1/2006)	6/23 - No Material Difference.	6/28 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5648 (DE) (06/05) Note FE-5647 (DE) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) DE (n13271Bal.mls- Rev. 03/1/2006)	6/23 - No Material Difference.	6/28 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5656 (HI) (06/05) Note FE-5655 (HI) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) HI (n13271Bal.mls- Rev. 03/1/2006)	6/23 - No Material Difference.	6/28 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5719 (VA) (06/05) Note FE-5718 (VA) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) VA (n13271Bal.mls- Rev. 03/1/2006)	6/23 - No Material Difference.	6/28 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5725 (WI) (06/05) FE-5724 (WI) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) WI (n13271Bal.mls- Rev. 03/1/2006)	6/23 - No Material Difference.	6/27 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5725 (WI) (06/05) FE-5724 (WI) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) WI (n13271Bal.mls- Rev. 03/1/2006)	6/26 - CLD Docs (Notice to Customer) Section vs. Seller Doc "Not in Seller's Doc" - CLD Doc Section 3 (Payment will be applied as of its scheduled due date) vs. Seller Doc Section 3. "Does not state"	6/27 - Approved for closed-end consumer loans of \$25,000 or less.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5693 (NH) (06/05) FE-5692 (NH) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) NH (n13271Bal.mls- Rev. 03/1/2006)	6/23 - No Material Difference.	6/27 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5713 (TN) (06/05) FE-5712 (TN) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) TN (n13271Bal.mls- Rev. 03/1/2006)	6/23 - No Material Difference.	6/26 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5716 (VT) (06/05) FE-5717 (VT) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) VT (n13271Bal.mls- Rev. 03/1/2006)	6/23 - No Material Difference.	6/26 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5636 (AL) (06/05) FE-5635 (AL) (06/05) Balloon	Form 3271 1/01 (n13271.mls- Rev. 7/14/2005) AL (n13271Bal.mls- Rev. 03/1/2006)	6/23 - No Material Difference.	6/26 - Approved.

Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5638 (AK) (06/05) FE-5637 (AK) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) AK (nt3271Bal.mls- Rev. 03/1/2006) AK	6/23 - No Material Difference.	6/23 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5652 (FL) (06/05) FE-5651 (FL) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) FL (nt3271Bal.mls- Rev. 03/1/2006) FL	6/23 - No Material Difference.	6/23 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5681 (MD) (06/05) Note FE-5680 (MD) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) MD (nt3271Bal.mls- Rev. 03/1/2006) MD	6/23 - No Material Difference.	6/23 - Approved.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5715 (UT) (06/05) FE-5714 (UT) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) UT (nt3271Bal.mls- Rev. 03/1/2006) UT	6/16 - CLD Doc Section 3 (C) Balloon Payment and Right to Refinance vs. Seller Doc "not stated" Seller Note Section 9 vs. CLD Doc Section 7 (C): "Notice of Protest" not included in the Seller Doc."	6/20 - IO Fixed Note Approved. 6/20 - IO Balloon Declined. Due to Balloon Payment and Right to Refinance not included in the Seller Doc. (This can be re-reviewed if the seller could fix this by providing an Addendum, whenever loans are closed in the state of UT.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5653 (GA) (06/05) FE-5653 (GA) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) GA (nt3271Bal.mls- Rev. 03/1/2006) GA	6/16 - Seller Note Section 9 vs. CLD Doc Section 7 (C): "Notice of Protest" not included in the Seller Doc."	Approved. Balloon section OK as per Jessica, if the Seller Doc does not include this verbage due to the cooperate Doc does not include this verbage.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5691 (NV) (06/05) FE-5690 (NV) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) NV (nt3271Bal.mls- Rev. 03/1/2006) NV	6/16-CLD Note Section 7 vs. Seller doc 3271 Section 9 "protest" is not included. CLD Balloon Section 7 vs. Seller Doc. Section 9 "protest" is not included.	6/19 - Approved per Anne waiver for letter of protest is not required. Balloon section OK as per Jessica, if the Seller Doc does not include this verbage due to the cooperate Doc does not include this verbage.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5720 (WA) (06/05) FE-5721 (WA) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) WA (nt3271Bal.mls- Rev. 03/1/2006) WA	6/16 - Seller Note Section 9 vs. CLD Doc Section 7 (C): "Notice of Protest" not included in the Seller Doc."	6/19 - Approved per Anne waiver for letter of protest is not required. Balloon section OK as per Jessica, if the Seller Doc does not include this verbage due to the cooperate Doc does not include this verbage.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5652 (FL) (06/05) FE-5651 (FL) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) FL (nt3271Bal.mls- Rev. 03/1/2006) FL	6/16-CLD Note Section 7 vs. Seller doc 3271 Section 9 "protest" is not included. CLD Section 10 vs. Seller Doc is missing the Documentary Tax. CLD Balloon Section 7 vs. Seller Doc. Section 9 "protest" is not included. CLD Section 10 vs. Seller Doc is missing the Documentary Tax.	6/19 - Approved per Anne waiver for letter of protest is not required. Documentary Tax is okay. As per Jessica on the 19/6/06 Balloon section OK as per Jessica, if the Seller Doc does not include this verbage due to the cooperate Doc does not include this verbage.

Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5639 (AZ) (06/05) FE-5640 (AZ) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) (nt3271Bal.mls- Rev. 03/1/2006)	6/16 - Seller Note Section 9 vs. CLD Doc Section 7 (C) : "Notice of Protest" not included in the Seller Doc. 6/9 - Section 5 (Loans Charges) of Seller Doc vs Not included in CLD Docs. - Last paragraph of the Balloon Section not in Seller Docs.	6/19 - Approved per Anna waiver for letter of protest is not required. Balloon section OK as per Jessica, if the Seller Doc does not include this verbage due to the cooperate Doc does not include this verbage. 6/15 - Approved. Balloon section OK as per Jessica, if the Seller Doc does not include this verbage due to the cooperate Doc does not include this verbage.
Equity	CES IO Balloon	Franklin Bank SSB (8816)	FE-5641 (CA) (06/05) FE-5642 (CA) (06/05) Balloon	Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) (nt3271Bal.mls- Rev. 03/1/2006)	6/13 - No Material Differences	6/13 - Approved
Prime	Pay Option ARM - 1y MTA	Mila, Inc. (5693)	FE-5312 (0511)	Mila MTA Index W/ppp Addendum (Rev. 03/31/06)	6/9 - Note: No Material Differences. 6/9 - PPP Add: No Material Differences. 6/9 - We do not require Prepayment Penalty Riders to the Security Instrument. Please ensure you include the Prepayment Addendum to the Note with your Collateral.	6/12 - Approved.
Prime	Pay Option ARM - 1y MTA	Metrocities Mortgage Corp. (2049)	FE-5312 (0511) FE-5202 (0412) PPP Addendum	FE-5312R (0412) 04/05 Note FE-603B1 1-01 603B3 Multi State 11/15/99 FE-603B2 Multi State PPP Rider		
Equity	HELOC	Princeton Capital (7923)	FE-3130 (WA) (0606) FE-3130 (CA) (0606) FE-3130 (OR) (0606)	- WA HELOC Agreement & Disclosure 03/15/05. - CA HELOC Agreement & Disclosure 03/11/05. - OR HELOC Agreement & Disclosure 05/24/06.	6/5 - " Interest on this note is computed on a 365/365 basis..." - Balloon Section missing. - \$500 Prepayment Penalty vs. No PPP allowed in MN State - Dishonored item fees: CLD \$15 vs. Seller \$20 for (SD) & (WI) States. - 16 Days or more late. - Late Fee: is 5% or \$5, whichever is greater Under Provision of Default: - Taking of the property section - Defect of Collateralization Section. - Collateral Damage or loss: Section. - Insecurity: section	6/8 - Approved as per Catherine response "Non Issues"

Equity	CES Note Balloon	American Investors Bank & Mtg (8917)	FE-4226 (SD) (0405) FE-4171 (MN) (0210) FE-4247 (WI) (0210)	- WA HELOC Agreement & Disclosure 03/15/05. - CA HELOC Agreement & Disclosure 03/11/05. - OR HELOC Agreement & Disclosure 05/24/06.	6/5 - " Interest on this note is computed on a 365/365 basis..." - Balloon Section missing. - \$500 Prepayment Penalty vs. No PPP allowed in MN State - Dishonored Item fees: CLD \$15 vs. Seller \$20 for (SD) & (WI) States. - 16 Days or more late. - Late Fee: is 5% or \$5, whichever is greater Under Provision of Default: - Taking of the property section - Defect of Collateralization Section. - Collateral Damage or loss: Section. - Insecurity: section	6/6 - Approved based on the following condition: For the states of : MN - A Prepayment Penalty is not allowed on loans <\$100,000, and must be removed; WI - The WI form is not approved for loans greater than >\$25,000, the dishonored Check fee of \$20, surpasses WI maximum of \$15.
Equity	CES 30/15	MidAmerica Bank # 3475	FE-4144 (IL) (0210)	Form 3260 (07/05)	6/5 - No Material Differences	6/5 - Approved
Prime	N/A	CMG	FE-5315 (0511) Note FE-5315 (0511) Rider	38617MU 04/05 Note 38617MU 04/05 Rider PPP Rider	6/5 - No Material Differences	6/5 - Approved as per Jessica. Email dated 6/5/06
Equity	N/A	Universal American Mortgage (3088) CA	FE-4114 (CA) (0210)	Form 3905 vmp-75 (CA) (0204)03	6/2 - No Material Differences	6/2 - Approved
Equity	N/A	Universal American Mortgage (3088) AZ	FE-4112 (AZ) (0210)	Form 3903 VMP-75 (AZ) (0205)	6/2 - No Material Differences	6/2 - Approved
Equity	N/A	Universal American Mortgage (3088) AZ	FE-4171 (MN) (0210)	Form 3924 vmp-75(MN) (0207) 01	6/2 - No Material Differences.	6/2 - Approved
Prime	N/A	Somerset Mortgage Bank	FE-3130	Addendum to Note	Document was previously approved for Freedom Mortgage	6/1 Approved as per Jessica. (We will accept them however the Seller can not start delivering a form until we approve it. We can not approve something in a vacuum. I reviewed the form and this form is approved.)

Equity	HELOC	Land/Home Financial Services (7285)	FE-3130	HELOC agreement USHEAG.TWG 12/27/05	Document was previously approved for Freedom Mortgage	5/30 - Approved.
Equity	NC IO	Universal American Mortgage Co. (3088)	FE-3166 (FL) (0301)	FE-3271.1 1/01	No Material Differences	5/25 - Approved.
Equity	HELOC	Worldwide Financial	FE-3130	Multistate HELOC agreement	Worldwide offers a 10 year draw, 10 year repay, does not specify that the borrowers will receive an "access card", stipulates that the borrowers would be responsible for an overlimit payment would be overlimit amount plus the greater of \$100 or the amount of accrued but unpaid finance charges, does not stipulate what would happen if the borrowers use an access check to make a payment. The billing rights state that the borrowers must notify the lender 3 business days prior to an automatic payment to stop the auto. pay. The annual fee is \$75 vs. \$50 for CHL and the returned item fee is \$25 vs. \$15 for CHL.	5/17 - Approved by Greg Baker

Equity	CES IO and CES IO Balloon	Winstar (10070)	CLD CES IO Balloon Note CLD CES IO Note	CLD CES Balloon Note CLD CES Note Exhibit 059 - Seller's IO Addendum to Note	FE4111 & FE4112 - Sect. 3 - PAYMENTS - IO Addendum has "This ___ payment amount is based on the original principal balance of the Note. This payment amount may change." No indication on what goes in the blank spot. Form FE5639 has "My monthly payment will be in the amount of U.S. \$ ___ for the first ___ months of this Note, and thereafter will be in the amount of U.S. \$ _____. The Note Holder will notify me prior to the date of change in monthly payment." Not on IO Addendum or FE4112. IO Addendum Sect. 4(A) - Late Charge for Overdue Payments - Per StateLink the prepay is 6% or \$5 (whichever is greater). Addendum does not have space for \$ amt. (CLD Seller's Guide shows 5%). Sect. 6 - BORROWER'S PAYMENTS BEFORE THEY ARE DUE - missing paragraph specific to IO period.	7/7/06 - Form is approved for states where StateLink has the Late Charges listed with only a percentage rate. Those states where there is a percentage or dollar amount listed on StateLink must have the addendum adjusted or that section removed and they must use Sect. 4 A on the note so that it complies with the states guidelines.
Equity	CES	BSM Financial, LP (7522)	FE-4232(TX) (0210) Balloon	Modified Form 3260 01/01 Balloon	5/24 No material Differences.	- 5/24 - Approved by Jessica
Prime	Non-Conforming ARM 7/1 1w/10y 10 - LIB.	Beazer Mortgage Corporation (11042)	FE-4265 (0603) FE-3502 (0602)	FNMA Form 3528 6/01 L4197/OA 0405	5/22 - No material Differences.	- 5/22- Approved by Jessica
Prime	CES20, CES 30/15	National City Mortgage (2216)	FE-4251 (WV) (0210)	IN2NDN4	-5/18 - Section 6. Late Charges; Return Instrument / Service Charges. - Section 12. Additional Agreement. - Other Notice.	- 5/22- Approved by Jessica
Subprime	CES 30/15	Sabring Capital Corporation	FE-4208 (OH) (0210)	Form 3260 (03/87)	Missing the OH state disclosures from the top of page 1 and the end of the note.	5/15 - Approved by Greg and Marius
Prime	Exp Crt IO 3/1, 5/1 & 7/1 w/ a 10 year IO period	NVR (#2239)	FE-4265 (0603) Note FE-4266 (0603) Rider	FNMA Form 3535 6/05 Note Form 3153 2/06 Rider	No material differences between the seller's doc and the CHL doc.	05/12 Approved

Prime	PayOption ARM (MTA Index)	MILA (#5693)	FES312 (0511) Note FES312WI (0511) Note	* - Form 5536 (rev 01/05) [MILA Modified KY (Rev. 3-22-05)] Note	Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest)	05/8 Approved
Prime	PayOption ARM (MTA Index)	MILA (#5693)	FES312 (0511) Note FES312WI (0511) Note	* - Form 5536 5/04 (rev 01/05) [MILA modified MI (Rev. 3-22-05)] Note	Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest)	05/8 Approved
Equity	HELOC 10/10	Silverstate (6364)	FE 3130(NV)	N/A	11/14-No material Difference with the exception of fees not listed	11/14- Approved
Equity	HELOC	First Indiana (#1289)	FE-3130(IN) (0601)	ELF-1239010 (0310)	9/17 - First Indiana wants to deliver 10/10 HELOC in IN. -Late Charge - CLD \$15.00 vs. Seller \$16. -Termination Fee - CLD \$350 vs. Seller \$300 if paid within 2 years. -Return Item Fee - CLD \$15.00 vs. Seller \$32.00. -Seller charges a \$50 fee if account balance is zero for twelve consecutive billing cycles. -Principal Reduction - Seller's doc stipulates that "During the draw period the minimum payment may not fully repay -Set-off included in the Note-Ok no Loan Mod required per Jessica email 8/29 -The billing rights states that the borrower must notify the lender 3 business days prior to an automatic payment to stop the auto pay. -Seller's form does not break down Finance Charges/Other Finance Charges.	10/16 Approved per Jessica
Prime	PayOption ARM (MTA Index)	MILA (#5693)	FES312 (0511) Note FES312WI (0511) Note	* - Form 5536 5/04 (rev 01/05) [MILA modified MN (Rev. 3-22-05)] Note	Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest)	05/8 Approved
Prime	PayOption ARM (MTA Index)	MILA (#5693)	FES312 (0511) Note FES312WI (0511) Note	* - Form 5536 5/04 (rev 01/05) [MILA modified MO (Rev. 3-22-05)] Note	Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest)	05/8 Approved
Prime	PayOption ARM (MTA Index)	MILA (#5693)	FES312 (0511) Note FES312WI (0511) Note	* - Form 5536 5/04 (rev 01/05) [MILA modified Multi-State (Rev. 3-22-05)] Note	Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest)	05/8 Approved

Prime	PayOption ARM (MTA Index)	MILA (#5693)	FE5312 (0511) Note FE5312WI (0511) Note	* - MILA modified Multi-State (Rev. 03-01-06) Note"	Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest)	05/8 Approved
Prime	PayOption ARM (MTA Index)	MILA (#5693)	FE5312 (0511) Note FE5312WI (0511) Note	* - Form 5536 5/04 (rev 01/05) [MILA modified OH (Rev. 3-22-05)] Note"	Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest)	05/8 Approved
Prime	PayOption ARM (MTA Index)	MILA (#5693)	FE5312 (0511) Note FE5312WI (0511) Note	* - Form 5536 5/04 (rev 01/05) [MILA modified WI (Rev. 3-22-05)] Note"	Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest)	05/8 Approved
Prime	PayOption ARM (MTA Index)	MILA (#5693)	FE5312 (0511) Note FE5312WI (0511) Note	* - Form 5536 5/04 (rev 01/05) [MILA modified (Rev. 3-22-05)] Note"	Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest)	05/8 Approved
Prime	PayOption ARM (MTA Index)	MILA (#5693)	FE5312 (0511) Note FE5312WI (0511) Note	* - MILA 4012 (03/06) PrePay Addendum"	Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest)	05/8 Approved
Prime	PayOption ARM (MTA Index)	MILA (#5693)	FE5315 (0511) Rider	* - Form 5130 [MILA modified (Rev. 3/22/05)] Rider"	Section 1 Rider (the Principal Amount to repay could be greater than the amount originally borrowed, but not more than the maximum limit stated in the Note.)	05/8 Approved
Prime	Exp Crt 5/1 ARM IO 1y - LIB	Residential Loan Centers of America, # 8055	FE-4265 (0603)	FHLMC 5537 (07/05)	After partial prepayment, payment does not adjust until the next interest rate change date. The I/O period disclosure at the end of the CLD document is not on the seller's doc.	5/9 - Approved

Equity	CES	IBC dba First Equity	FE4233-TX (9712) -Note FE4231-TX (0401) - Deed FE4232-TX (0210) -Note FE3198-TX (0409) - Deed	Seller's Note and Deed do not have form numbers on them.	Balloon note SI - borrower and lender can agree in writing to interest being paid on impounds; if lender exercises notice of acceleration, borrowers are given 30 days by seller. v. 21 days by CLD Note - seller gives 20 days from date of notice from note holder, CLD provides 10 days. Notices to the borrower are to be mailed per seller docs, CLD docs state it can be mailed or delivered. Giving of notices has notice must be given to the note holder instead of notice must be given to the borrower. Non-Balloon note - Late charge does not disclose a dollar amount for the max / min late fee. The notice of default allows 20 days after the borrower is notified vs. CLD's 10 days. Giving of notices allows first class mail, CLD requires certified mail. Non-Balloon SI - application of payments is different, protection of lender's security doesn't include the part about mortgage insurance, does not specify that the borrowers can go to court when a default has been cured to prove it non-existent, does not have the borrower's right to reinstate.	5/8 - Approved
Equity	CES	Ryland	FE-4184(NC) (0210)	3934 (0209)	No material differences.	05/05/06 - Approved.
Equity	CES	MidAmerica Bank	FE-4144 (0210)	3260 (07/05)	No material differences.	5/4/06 - Approved.
Equity	CES	Michigan Mutual	FE4169-MI (0210)	MI3900	CLD's doc services to 10 days and Seller doc services to 30 days for mailing of Notice of Default Under the "Waiver" section -CLD's form mentions "protest" and the Seller's doc does not.	Approved. Servicing services to 30 day notice of default per Anne waiver for letter of protest is not required.

Equity	CES 30/15 IO	Steward Financial	N/A - Using copy of corporates docs to compare differences Doc#1E498-CA (12/05)(d)	Seller form # 6265.5 -Note and # 2NDBALN 2544 - Balloon Rider	Seller's doc has a paragraph titled Loan Charges (not on CLD's form).	-4/24/06 - Approved by Jessica.
Equity	CES IO	Equity 1 Lenders Group	N/A - Using copy of corporates docs to compare differences Doc#1E491-CA (12/05)(d)	Seller form # CA1500NT (0208) - (FNMA #3905 6/84)	Seller's IO addendum does not show recast	-4/24/06 - Approved by Jessica.
Equity	CES	Mortgage Builder	FE4103 (AK) (0210)	S3900-AK-01 (01/03) S3900-01 Multi-State (01/03)	CLD's doc services to 10 days and Seller doc services to 30 days for mailing of Notice of Default Under the "Waiver" section -CLD's form mentions "protest" and the Seller's doc does not.	Approved, Servicing services to 30 day notice of default per Anne waiver for letter of protest is not required.
Equity	CES 30/15 IO	Provident Savings Bank, FSB	N/A - Using copy of corporates docs to compare differences Doc#1E498-CA (12/05)(d)	IOCENTP1 (04/2004)	Seller's note is specific to the IO pymnt amt for the first 120 months and also the P&I amt thereafter. CLD only states initial pymnt amount.	-4/24/06 - Approved by Jessica.
Equity	Texas Plain Language Docs	Milestone Mortgage/Classic Home Lending (#5289)	FE3199 and FE 3197	Seller's version of forms		Approved by Jessica on 4/6/06
Equity	CES	Capital One	FE 4244 (WA) FE 4112 (AZ) FE 4145 (IL) FE 4169 (MI)	Varios FNMA docs		Approved by Marilyn on 3/23/06
Equity	CES	Everbank (#152)	FE 4130 (FL) (0210)	Modified Form 3210 (1/01)		Approved by Marilyn for Bulk Bid on 3/22/06

Equity	CES	Hanacock Bank (#1846)	FE4106-AL (0210) FE4130-FL (0210) FE4133-GA (0210) FE4157-LA (0401) FE4178-MS (0210)	FNMA Form 3901 (VMP 75-AL) 05/02 (0205) FNMA Form 3910 Amended 10/98 (VMP 75-FL) (0303) FNMA Form 3911 (VMP 75-GA) 07/02 (0207) FNMA Form 3919 (VMP 75-LA) 11/03 (0311) FNMA Form 3925 (VMP 75-MS) 08/02 (0208)	Restricts draw after initial draw for 6-8 weeks	Approved by Marilyn on 3/28/06
Equity	HELOCs	Winstar	HELOC A&D	HELOC Draw Period Addendum		Approved - 2/13
Prime	Texas (a)(6)	American Home Mortgage	FE-5611 and FE-5602	Acknowledgement of Advance Disclosure Doc ID# 6882 (rev. 09/24/03) & Affidavit of Fair Market Value VMP # 8033 (rev. 9903)	The affidavit of fair market value does not contain all verbiage CHL docs has. Acknowledgement of advance disclosure is missing many of the acknowledgements regarding the HUD that the CHL docs contain.	4/26 - approved by Jessica.
Prime	3/1 -1yr libor	Huntington National Bank#2975	fm3528 (6/01)	fm3528 (6/01)		Approved by Secondary
Prime	Interest Only	CTX	FE-3502 FE-3501	Form 603 F 1/01 IO Addendum to ARM Rider Form 603 E 1/01 IO Addendum to ARM Note 1201 1/01 LIBOR Addendum to Note 1202 1/01 LIBOR Addendum to Rider		Approved granted by Jessica to use Form 603F in lieu of FE-3501 and Form 603E in lieu of FE-3502. 5/24 - Forms 1201 and 1202 are approved.
Prime		Down East Mortgage	3271.20 (Maine)	3271 (modified for Maine with state specific language)	Maine-has state specific language (not on multi state form) *If Lender requires immediate payment in full under this Section 18, Lender will give me a notice which states this requirement following the procedures in Section 15. The notice will give me at!	4/24/06 - Approved by Jessica.

Prime	NC Interest Only Fixed & Hybrids	Liberty Savings (#5714)	NC IO Fixed Note (FE3166), NC IO 3/1 & 5/1 Note (FE4265) and NC IO ARM Rider (FE4266)	Agency forms: Fixed Note (3271), Hybrid Note (3530), ARM Rider (3187)		Approved with conditions - 3/6. L. Kelly sent note to Joel Dulmage, et al on 3/6 re approval and conditions.
Subprime	CES	Sebring Capital (#8020)	FE-4133 (GA) (0210)	3911 (no revision date given)	Paragraph 4(D) "Payment of Note Holder's Costs and Expenses. Seller's doc has "Those expenses include, for example, court cost and 15% of the principal and interest then due in payment of the Note Holder's attorneys' fees". CLD's doc only has "Those expenses include, for example, reasonable attorneys' fees."	5/10 - Per review with Jessica on 5/09 and confirmation e-mail from Kris Miller stating the form is not for a CES Balloon, this form is approved.
Prime	PayOption Arm (MTA)	United Financial (#3132)	FE 5312 (0511) Note FE 5315 (0511) Rider	(UF) - MTA Note, Addendum 06/28/06.FNMA 3170 1/021 1-4 Family Rider.	Payment Options - Seller's form has "Failure to Make Adjustments" option. Note is a Multi-state Note. Missing State specific verbiage for those states that require it.	9/26/2006 - Approved. Please keep in mind - For all of our State-Specific Notes (Alaska, Florida, Louisiana, New Hampshire, Vermont, Virginia, West Virginia and Wisconsin) the required State-Specific Guidelines must be included into the approved United Financial PayOption Note. OPS must send a list to Document Administration when the loans have been funded with 110% neg. am. for states that have a Maximum of 115%.